

Certificate Number: 15317-PAM-DE-036981714

Bankruptcy Case Number: 22-02012



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 16, 2022, at 10:04 o'clock AM PST, Christopher Carr completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 16, 2022 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor